

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William L. Thomas  
 Loretta Thomas  
 Debtors

Case No. 14-19151-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db/jdb  
 tr +William L. Thomas, Loretta Thomas, 2919 Hay Terrace, Easton, PA 18045-2549  
 +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,  
 Doylestown, PA 18901-4872  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13426065 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: The Home Depot, P.O. Box 653000, Dallas, TX 75265)  
 13426055 +Cabela's Club Visa, P.O. Box 82519, Lincoln, NE 68501-2519  
 13552384 +David S. Gellert, Esquire, 1244 Hamilton Street, Allentown, PA 18102-4699  
 13426057 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, 5050 Kinglsey, 1MOC2J, Cincinnati, OH 45263)  
 13440364 +Fifth Third Mortgage Company, ALEXANDRA T. GARCIA, McCabe, Weisberg & Conway, P.C.,  
 123 South Broad Stret, Suite 1400, Philadelphia, PA 19109-1060  
 13426060 +Lourdes Medical Center, P.O. Box 822112, Philadelphia, PA 19182-2112  
 13429830 +Mortgage Research Center, JOSHUA ISAAC GOLDMAN, KML Law Group, P.C., 701 Market Street,  
 Suite 5000, Philadelphia, PA 19106-1541  
 13508900 +Mortgage Research Center, LLC d/b/a Veterans Unite, Cenlar, FSB, 425 Philips Blvd,  
 Ewing, NJ 08618-1430  
 13426061 +Orthopedic Assoc. of Aquatic Therapy, 3735 Easton Nazareth Highway Suite 101,  
 Easton, PA 18045-8345  
 13426062 +PennStar Bank, P.O. Box 149, Canajoharie, NY 13317-0149  
 14026726 +Pingora Loan Servicing, LLC, 425 Phillips Blvd., Ewing, NJ 08618-1430  
 13426063 +Rutgers, Student Accounting Services, Camden Bursar's Office, 311 North 5th Street,  
 Camden, NJ 08102-1405  
 13489241 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13426067 +Veterans United Home Loans, P.O. Box 77404, Trenton, NJ 08628-6404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dsgatn@rcn.com Aug 09 2018 01:53:15 DAVID S. GELLERT, David S. Gellert PC,  
 1244 W. Hamilton Street, Suite 204, Allentown, PA 18102  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2018 01:53:31  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 09 2018 01:53:42 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Aug 09 2018 01:53:35 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13426056 EDI: CAPITALONE.COM Aug 09 2018 05:48:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 13426059 +EDI: IRS.COM Aug 09 2018 05:48:00 Department of The Treasury, Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 13426058 +EDI: RMSC.COM Aug 09 2018 05:48:00 GE Capital Retail Bank, P.O. Box 965033,  
 Orlando, FL 32896-5033  
 13463838 +E-mail/Text: bankruptcy@nbtbank.com Aug 09 2018 01:53:42 NBT Bank, NA, 52 South Broad St.,  
 Norwich, NY 13815-1699  
 13492746 EDI: PRA.COM Aug 09 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13432670 EDI: RECOVERYCORP.COM Aug 09 2018 05:48:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13426064 +EDI: SEARS.COM Aug 09 2018 05:48:00 Sears, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 13426066 EDI: USAA.COM Aug 09 2018 05:48:00 USAA Fed. Svgs. Bank, P.O. Box 47504,  
 San Antonio, TX 78265  
 13519432 E-mail/Text: WFB.Bankruptcy@cabelas.com Aug 09 2018 01:53:59 WORLD'S FOREMOST BANK,  
 CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 13437400 EDI: WFFC.COM Aug 09 2018 05:48:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
 Irvine, CA 92623-9657  
 13426068 +EDI: WFFC.COM Aug 09 2018 05:48:00 Wells Fargo Dealer Services, P.O. Box 25341,  
 Santa Ana, CA 92799-5341

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0313-4

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Form ID: 309A

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13471064\* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Mortgage Company, Madisonville Ops Center,  
MD #1MOBBW, Cincinnati, OH 45263)  
13673256\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
13529365 ##+Department of Veterans Affairs, Office of Regional Counsel 310/02, 5000 Wissahickon Avenue,  
Philadelphia, PA 19144-4867

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 8, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor FIFTH THIRD MORTGAGE COMPANY ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Fifth Third Mortgage Company ecfmail@mwc-law.com  
DAVID S. GELLERT on behalf of Debtor William L. Thomas dsgatn@rcn.com,  
r46641@notify.bestcase.com  
DAVID S. GELLERT on behalf of Joint Debtor Loretta Thomas dsgatn@rcn.com,  
r46641@notify.bestcase.com  
DENISE ELIZABETH CARLON on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans  
United Home Loans, a Missouri Limited Liability Company bkgroup@kmlawgroup.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans  
United Home Loans, a Missouri Limited Liability Company bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
MARISA MYERS COHEN on behalf of Creditor Fifth Third Mortgage Company mcohen@mwc-law.com  
MATTEO SAMUEL WEINER on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
THOMAS I. PULEO on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans United  
Home Loans, a Missouri Limited Liability Company tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1	<b>William L. Thomas</b>	Social Security number or ITIN	<b>xxx-xx-3879</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Loretta Thomas</b>	Social Security number or ITIN	<b>xxx-xx-4504</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 11/19/14</b>
Case number:	<b>14-19151-ref</b>	Date case converted to chapter	<b>7 8/3/18</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William L. Thomas	Loretta Thomas
2. All other names used in the last 8 years	aka William Lee Thomas	
3. Address	2919 Hay Terrace Easton, PA 18045	2919 Hay Terrace Palmer, PA 18045
4. Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 1244 W. Hamilton Street Suite 204 Allentown, PA 18102	Contact phone (610) 776-7070 Email: <a href="mailto:dsgatn@rcn.com">dsgatn@rcn.com</a>
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 8/8/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 6, 2018 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Allentown Federal Courthouse,          504 W. Hamilton Street,          Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 11/5/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	